

Virginia Department of Social Services
Medicaid Fact Sheet #13
Qualified Individual (QI)
Medicaid Program That Pays Medicare Part B Premium

The following information is given as a guideline only. For Medicaid eligibility to be determined, an application must be filed with the local department of social services in your locality.

The Medicaid Qualified Individual (QI) program is also known as a “Medicare Savings Program.” Medicaid QI could help you if you are entitled to Medicare Part A and have income too high to be eligible for other Medicaid programs. If you are eligible for the QI program, Medicaid will pay your monthly Medicare Medical Insurance (Part B) premium as long as funds remain available. This means you could save the amount of the Part B premium. Part B helps pay for the services of doctors, other health care providers, and some medical services and supplies not covered by Part A. The monthly standard premium for 2013 is \$104.90. Depending on when you were enrolled in Medicare, your premium may be different.

Generally, to qualify for the QI program you must:

- be entitled to Medicare Part A.
- have countable income between 120% and 135% of the federal poverty guidelines. Income includes Social Security benefits, pensions, wages, interest, dividends, etc. Your countable income must be at least \$1,149 per month for one person, but less than \$1,293. If you are married and your spouse's income is counted, the limit is at least \$1,551 but less than \$1,745.
- have countable resources of not more than \$7,080 for one person and \$10,620 for a couple. Resources are things such as bank accounts (checking, savings, certificates of deposit, Christmas club, etc.) stocks, bonds, cash value of some life insurance policies, property that does not adjoin your home, etc. Your home and adjoining property, one automobile, burial plots, home furnishing, property in which you only have a life interest, and personal jewelry are not counted as resources.

If you are eligible for the Medicaid QI program, Medicaid will only pay the Medicare Part B premium, and you will not receive a Medicaid card. You must still pay the Medicare deductibles and coinsurance. You will also be eligible for Extra Help with your Medicare Part D prescription drug premium, deductible and copays.

If all eligibility factors are met in the month you apply for Medicaid QI, eligibility for this program will begin the first day of the application month and ends December 31st of the calendar year. A renewal form will be sent to you in November. If the completed renewal form is returned by December 31 and you remain eligible, your coverage will resume without interruption effective January 1 of the following year. If you do not return the renewal form by December 31, you will need to file a new application for your coverage to resume.

If you think you might be eligible for this program, you can file an application for Medicaid at your local department of social services. You can apply for Medicaid on the Internet at: <https://commonhelp.virginia.gov/access/>.

You can also request that an application be mailed to you, or you can download an application from the Internet at: http://www.dss.virginia.gov/benefit/medical_assistance/forms.cgi, so that you can complete it and mail it to the local department of social services. You do not need to visit the office to file an application.

If you have questions or need assistance in completing your Medicaid application, contact an eligibility worker at your local department of social services.

MEDICAID FACT SHEET #13 QI

FORM NUMBER - D032-03-0358-27-eng (2/13)

PURPOSE OF FORM - The local agency workers may distribute this form to provide customers with basic policy information regarding this limited coverage.

NUMBER OF COPIES - One

DISPOSITION OF FORM - One per inquirer.

INSTRUCTIONS FOR PREPARATION OF FORM - The form does not require the addition of any information by the eligibility worker.